

June 26, 2019

Dear Chairman Neal and Members of the House Ways and Means Committee

I am writing to offer my testimony and to ask you to support HR 1384 the Medicare for All Act of 2019.

My job is to go around North Carolina documenting people's stories who do not have health insurance. I can tell you first hand that we are in the middle of a health care crisis. All over my state people are suffering and dying because they don't have health insurance. Many of them are also carrying crippling medical debt because they got sick or hurt and ended up in the ER. Which of course affects their credit and other aspects of their life

In Western NC I met a woman who broke her arm, and ended up setting it with duct tape because she couldn't afford the ER visit.

I met another woman who had to share her inhaler with her son. Her asthma got so bad she was bedridden, but had to wait till her son got a prescription of progesterone, which she also split with him, till she was able to get out of the house.

I met Amanda, a veteran who is facing medical debt because she had to pay for her mom's care once her mom got cancer and lost her job. Her mom also had a chronic life-threatening condition that needed to be carefully managed by a doctor.

I met one woman who had a brain tumor, lost her job, and couldn't get the follow up tests she needed. I've met numerous people who were struggling with addiction and couldn't get the help they needed, and ended up overdosing or in prison. They also told me a lot of stories about friends who died because they couldn't get the care they need.

Margie told me about her brother in law Jeff who worked part time as a cook in a nursing home and didn't have insurance. He was suffering from pain, but couldn't afford to go to the doctor until it got so bad he ended up in the ER and was diagnosed with Stage 4 lung cancer and died soon after.

Diane was a truck driver who was diagnosed with Type 1 diabetes, lost her job and then lost the ability to manage her illness. Things got worse and worse, and now she has had 3 major heart attacks, 2 mini strokes, and lives in constant pain and is in massive debt.

I've met at least 4 doctors who had to hold back tears telling me about patients that weren't able to get prescriptions or treatment because they were uninsured.

Dr. Greene told me of a patient that came to her with Stage 4 cervical cancer because she couldn't afford her pap smears.

Dr. Kaylie told me about two patients who came to him with curable ear conditions, but couldn't afford treatment. Both of them lost everything and ended up permanently disabled.

Emily, who is uninsured with Lupus is panicking about her diabetic son aging out of Medicaid and not able to get the insulin he needs to live.

I have not even touched on the dental issues that I have seen everywhere.

These are just a few of the stories I have collected in the last 8 months. It is heartbreaking and cruel, and in the richest country in the world completely unnecessary. Here are our some of the issues in our health care system, and then some points about why HR 1384 is the solution

- As you may know, the U.S. currently has the **most expensive** healthcare system in the developed world, paying more than double per capita what other countries pay.
- Much of this cost stems from the inefficiency of our complex, redundant, often for-profit, multi-payer system, with ever-rising administrative costs & little ability to negotiate prices.

- We are also the only country that allows a **for-profit middleman**, with a monetary incentive to **deny us care**, to interfere in health decisions between us and our doctors.
- Sadly, our costly system doesn't even cover all of our people, leaving **tens of millions uninsured or underinsured**, unable to get needed care due to financial constraints.
- We also have some of the worst health outcomes of all developed countries, especially in **life expectancy, infant mortality rate, and maternal death rate**.
- According to a recent poll, a majority of Americans cited **paying for healthcare** as their number one concern. Too many people forego **care due to cost**, or face financial ruin or bankruptcy to get treatment, resulting in a sicker, less productive population.
- Employer-based insurance also **stifles American business**, hurting their bottom line & putting them at a competitive disadvantage with companies in other countries with publicly funded healthcare.
- Employer-based healthcare also **squashes the entrepreneurial spirit and innovation**, forcing people to stay in dead-end jobs just to hold on to their insurance.

We desperately need HR 1384, the Medicare For All Act of 2019 which lays out a vision for a **publicly financed and privately delivered** healthcare system that **covers all** our people, **expands the services covered & eliminates financial barriers to care** while **controlling costs** & saving our country money!

This system will restore our **freedom to choose** the doctors that are best for us - based on their merits and reputations. Reimbursement rates will be set by a commission that includes doctors and other healthcare providers **to ensure fairness**. This bill commits funds for the first 5 years to help people made redundant by HR 1384 to get retraining, and severance while transitioning to other jobs.

A recent study by the libertarian Mercatus Institute showed an **Improved Medicare For All** system would lower total healthcare costs over 10 years by \$2 trillion while **expanding coverage to the uninsured**.

Healthcare is not a partisan issue but an issue that affects all of us, and therefore we need a **bipartisan solution**. I appreciate you taking the time to read my testimony and would be happy to answer any questions you might have. Together we can transform our country by creating a simplified, efficient, cost-saving healthcare system that will be the envy of the developed world.

Warmest regards,

Rebecca Cereese